**Ahmed**

**Ahmed.351421@2freemail.com**

**CAREER OVERVIEW:**

* Developing and expanding the market through quality leads and continual rapport building with existing and new customers.
* Fully aware of the entire product range of BANK products and tariff of charges.
* Attending, following up and resolving customer complaints and questions.
* Excellent negotiation skills & Energetic with strong Interpersonal Skills.
* Good team player with Excellent Planning & Organizing.
* Able to work effectively and efficiently with a large number of customers.
* Handles Telemarketing of Different Types of Loans and Credit Card Sales.
* Provide specific information about bank's new policies, products and services.
* Assist the clients to resolve account problems and loan process.
* Management Reports and Business Analysis.

**CAREER HISTORY:**

**SENIOR RELATIONSHIP OFFICER OCT 2015 – TILL NOW**

**FRIST GULF BANK (FGB) DUBAI, UAE**

**----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------**

* Ensure complete proposal and proper documentation for credit approval and ensure that all deals submitted to credit operations are error free.
* Ensure approvals are in place prior to processing transaction.
* Following- up, monitoring and tracking sales opportunities and the status of each lead.
* Ensure complete proposal and proper documentation for credit approval and ensure that all deals submitted to credit operations are error free.
* Maintain excellent customer care behavior, including attention to detail and an emphasis on follow-up.
* Acquiring new clients from the market by taking over their existing lending relationships from their current banks in better competitive offers.
* Achieve and/or exceed monthly Personal loan set targets.

**BRANCH CUSTOMER SERVCE OCT 2011 – SEP2015**

**COMMERCIAL BANK INTERNATIONAL (CBI) DUBAI, UAE**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

* Handling all administrative activities like Account Opening, maintenance, statements, etc. for RBG customers (retail individuals & companies).
* Responsible for verifying customer documents (statement, Certificate, passport).
* Handling all customer Facilities required (PL, AL, CC, HL and OD) and obtain approvals as per delegation matrix from Credit and process them for COPS.
* Handling customer complaints and resolves them as per the guidelines provided by the Bank and escalates them in case of any deviation.
* Handling activities of CIB (Inquiry/ Transaction) for RBG Customers, including delivery of tokens, ATMs, cheque books etc.
* Constantly being in touch with existing customers to understand new requirements, changer and ensure customer satisfaction.
* Providing feed back to BM with KYC & anti money laundry (AML) points.
* Responsible for Follow up & renewals on fixed deposit files.
* Perform the tasks with complete satisfaction to customer, within TAT, ensuring highest quality and abiding to the bank's policy, procedure and SOP.
* Responsible to Sell & cross sell all bank products (Accounts – FD – Loans – Auto Finance – OD - credit Cards)
* Manage customer needs, advice, handle client service and build relationship.
* Fully aware of the entire product range of BANK products and tariff of charges.
* Source and promote sales in the assigned branch against set financial targets.
* Generate referrals, cross-sell new and existing products.
* Forward error free account opening applications to central operation for further processing & ensure all instructions are executed the same day.
* Check and send complete error-free applications to respective departments.
* Refer customers’ problems, complaints to CSM for decision, resolution or approvals.
* Intimate and update customers on information requirements as per current process.
* Liaise with various departments within the bank and resolve queries and problems.
* Provide customer service to achieve a high level of customer satisfaction and retention.
* Prepare a complete and comprehensive MIS
* Ensure all financial regulations are adhered to as per central bank policy.
* Responsible to sell all financial bank products such as Business loan and Account opening.
* Acquiring new clients from the market by taking over their existing lending relationships from their current banks in better competitive offers.
* Achieve and/or exceed monthly Personal loan set targets.
* Deal with customers’ complaints and take all possible actions to resolve the issue to their fullest satisfaction.
* Handling Small & Medium Size Enterprises accounts.

 CONTACT CENTER REPRESENTATIVE MAY 2008 – SEP 2011

 COMMERCIAL BANK INTERNATIONAL (CBI) DUBAI, UAE

* Consumer banking on the basis of the excellent track record of achievements with the main focus in customer satisfaction level and service level.
* Assist the clients to resolve account problems and loan process
* Provides specific information about bank's new policies, products and services.
* Responsible for the overwhelming number of sales lead for the company’s MasterCard application through cross selling.
* Handles Telemarketing of Different Types of Loans and Credit Card Sales.
* Accounts, Credit Cards and Loans inquiry including VIP calls
* Cards activation, blocking and replacement
* Making products survey, review the results and propose new plans to enhance the products and lunch a new one.
* Review and analyze suspected transaction based on the history of the transaction and behavior of the card holder.
* Take the necessary action based on my analyzing by calling the customer and Confirming this transaction or blocking of The card in case of confirming it is A fraud transaction
* Daily check of cards states change (Blocking of debit card &credit cards )
* Handing troubleshooting of POS machines and inquiries of merchants.

Business center Administrator AUG 2007 – FEB 2008

Stop B.C. Cairo- Egypt

* Administrating the computer and internet services like Typing, E-mail, worksheets and PPT. designing.
* Handing customers in queries and complains.
* Support marketing, Received break for service
* Maintain quality dealing with efficiency, abandon,
* Helping over to increase service level when having staff shortage.
* Dispatch customer’s emergency orders
* Effectively solve customer challenges.
* Maintain Customer satisfaction, constantly seeking new ways to improve customer service

Executive secretary JUL 2006 – AUG 2007

 **Egyptian Army CAIRO – Egypt**

*\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

Doing all the office duties like mailing, reports typing, filling by using SQL data base system.

 BUSINESS CENTER EXECUTIVE MAR 2002 – JUL 2006

 AL HAMAD B.C GIZA - EGYPT

Applying all computer services and internet services.

**SPECIFIC SKILLS:**

* Able to work effectively and efficiently with a large number of customers.
* Excellent negotiation skills.
* Energetic with strong Interpersonal Skills.
* Good standard of IT skills (ERP, MS Office).
* Customer loans – Web facing System.
* Internet Banking/Banking Online – Internet banking administration system (IBMS)
* Master Debit Card – CMS Card Management system (provided by Euronet Middle east).
* Master Credit Card – AFS Arab Financial System.
* Automatic Teller Machine Monitoring – Euronet Middle East.
* Banking Transaction for the Branch – Silver lake Branch Delivery System

**courses attended:**

* *Windows XP, VISTA Professional & internet user*
* *Professional MS. Office package.*
* *Network administration*
* *Professional SQL and Data base Touch typing*
* *PC hardware and software maintenance*
* *Communication Skills and Presentation Skills*
* *Touch typing*
* *Anti money laundry*

**EDUCATIONAL ATTAINMENT**

**College Graduate**: Bachelor of Literatures &Arts – Psychology Department

Ain shams University - Cairo- Egypt

 Completed June 2005